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IMPORTANT NOTICE!

All Scientific Papers submitted for Publication must be Typewritten.

Notify the office promptly of any change of address, in order that mailing list and addresses in the Register may be corrected.

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EDITORIAL NOTES

EXPOSITION-YEAR VACATION AND THE A. M. A.

If you have not already done so, begin now to plan your vacation. Everyone who works hard, particularly along the line of brain work with its attached responsibilities, should take a complete rest from such occupation for at least a few weeks at some time during the year. You owe that rest to yourself and your patients. This year you can so arrange your vacation as to make it not only a rest, but a wonderful and instructive outing as well; plan your trip so as to spend some part of the time in San Francisco during the third week in June. The scientific work in the sections of the A. M. A. will be very good; the exhibits in connection with public health activities will be very fine and very illuminating. And then there is the wonderful Exposition, with thousands of things you will want to see and to know about. You can hardly afford not to see the Exposition and you might as well come at a time when you will get the most out of your trip—the week beginning June 21st, 1915. Do not forget it and begin to plan now to be here at that time.

DEFENSE BY INSURANCE COMPANIES.

Recently some new points in regard to the defense of suits for damages for alleged malpractice and the attitude of insurance companies thereto, have been brought to our attention. One physician was of the opinion that he held a policy in which the company agreed to pay any judgment against him but not to undertake the actual defense of his case in the event that he was sued. This doctor had not read his policy and had got that impression from some other physician who

had insurance and who also, in all probability, had not read *his* policy. As a matter of fact, no insurance company issues such a policy, so far as known, though doubtless Lloyds or some other concern might write a special policy of that kind if asked to do so. There is a standard form of policy covering this form of liability, which has been carefully worked out by lawyers and which is, practically, the same with all companies. Some of the companies have a few more technicalities to enable them to get out of defending a few more suits, but that is all. If you are insured in a casualty company, *read your policy carefully*; probably not one physician in a thousand, having insurance, has ever read his policy through enough times to know its provisions. They all contain one provision which is that the insured physician must notify the company as soon as he learns of a threatened suit and send them the papers as soon as he is served with them in any such suit. And by the way, an insurance policy is nothing more than a contract entered into between two contracting parties; the company and the physician. The company agrees to do certain things, *provided* (and that is vitally essential) the physician does certain things, only one of which is paying the premium. If the insured does not live up to his part of the contract, that releases the company from its portion of the contract and the physician might as well have no insurance. He has simply thrown his good money away. That is why the Council instructed the Secretary to be very explicit in warning a member who is threatened or sued to notify the insurance company immediately, in case such member carries insurance. This does not, however, cancel the interest which the State Society takes in his case. If the company tries to or succeeds in getting out of its responsibility by some technicality, the State Society stands behind the member and will protect him. If the lawyer employed by the company does not properly handle the case, our legal department steps in and undertakes to do it properly. But the Council, and the House of Delegates, have felt that it was wrong to all the other members of the Society not to make the insurance companies shoulder the expense which they had contracted in issuing the policy to a member who might subsequently be sued.

LEGAL ABSURDITY.

A curious case has come up in the southland. A member who holds insurance in an indemnity company has been sued, not for alleged malpractice, but for breach of contract, and the insurance company states that it does not insure against breach of contract but only against claims of malpractice, carelessness or errors of judgment. The facts in the case are more or less these: A woman was operated upon more than a year ago, for a tumor of the breast; the surgeon removed the breast, at the time of the operation. She now complains that at the time she consulted him, he agreed and contracted with her to operate upon her breast and remove the tumor but *not to remove the breast*. The complaint does not allege carelessness, neglect

WARREN TRIENNIAL PRIZE.**Massachusetts General Hospital.**

The Warren Triennial Prize was founded by the late Dr. J. Mason Warren in memory of his father, and his will provides that the accumulated interest of the fund shall be awarded every three years to the best dissertation considered worthy of a premium, on some subject in Physiology, Surgery, or Pathological Anatomy; the arbitrators being the Physicians and Surgeons of the Massachusetts General Hospital.

The subject for competition for the year 1916 is on some special subject in Physiology, Surgery or Pathology.

Dissertation must be in either the English, French or German languages, and must be typewritten and suitably bound, so as to be easily handled. Work that has been published previously will not be considered in competition. The name of the writer must be enclosed in a sealed envelope, on which must be written a motto corresponding with one on the accompanying dissertation.

Any clew given by the dissertation, or any action on the part of the writer which reveals his name before the award of the prize, will disqualify him from receiving the same.

The amount of the prize for the year 1916 will be \$500.

In case no dissertation is considered sufficiently meritorious, no award will be made. Dissertations will be received until April 14, 1916.

A high value will be placed on original work.

FREDERIC A. WASHBURN,
Resident Physician.

Boston, March, 1915.

NEW MEMBERS.

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DEATHS (APRIL).

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Nichols, Henry Lombard, Sacramento, Cal.
Munson, Mary F. (died in Toledo, Ohio).
Upton, Hugh, Upper Lake, Cal.
Burton, B. T., San Francisco.
Farrar, Joseph Teel, Berkeley.
Brown, Jas. W., Grass Valley.
Farnum, Chas. E., San Francisco.
Clark, Chas. F., Woodland.